

IN VS. OUT OF NETWORK COMPARISON

AN EXAMPLE OF IN-NETWORK AND OUT-OF-NETWORK COSTS

	In-network provider	Out-of-network provider
Coinsurance	80% of procedure costs	50% of procedure cost
Your co-pay	\$20	\$75
Network discount applies to deductible?	Yes	No

	In-network	Out-of-network
Medical bill	\$1,000	\$1,000
Less coinsurance	-\$800	-\$500
subtotal	\$200	\$500
Plus co-pay	\$20	\$75
Your total cost	\$220	\$575

The examples assume that you've already met your deductible.

Compare the cost of the original bill for in and out-of-network coverage totals.

Notice that the cost to you is much higher in the out-of-network category.